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AUTHOR Bethune, Stuart B.; And Others
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ABSTRACT

Results of a 1984-1985 national study of independent students are presented, based on self-reported data from independent students. Independent students were identified by the following criteria: they were not claimed as dependent on their parents' tax returns, did not live with their parents for more than 6 weeks during 1984 or 1983, and did not receive more than $750 in support from their parents during either year. Questionnaires were mailed to 2,000 financial aid applicants, and a response rate of 42.2% was achieved. Characteristics of the respondents and their parents and sources of financial support reported by respondents are identified. Information is also provided on: changes in dependency status; the extent of purposeful manipulation of dependency status under current rules and associated attitudes and behaviors; alternative sources of funding that students deprived of aid might seek; the views of independent students on definitions of dependency; the impact that various models of the independent student definition might have on students and on dollars awarded, as well as the impacts such models might have on certain subgroups of independents. Appended are the questionnaire and detailed information on research methods. (SW)

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STUDENTS, PARENTS, AND FINANCIAL AID: TOWARD A NEW DEFINITION OF INDEPENDENCE A REPORT FROM A NATIONAL SURVEY

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Stuart B. Bethune
Ray Edwards
Steven Brooks

Southern Association of Student Financial Aid Administrators

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STUDENTS, PARENTS, AND FINANCIAL AID: TOWARD A NEW DEFINITION OF INDEPENDENCE A REPORT FROM A NATIONAL SURVEY

Stuart B. Bethune is Associate Director of Student Aid and Clinical Assistant Professor of Education at the University of North Carolina at Chapel Hill.

Steven Brooks is Dean of Academic Services and Associate Professor of Social and Behavioral Sciences at Louisburg College.

Ray Edwards is Director of Student Financial Aid at East Carolina University.

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INTRODUCTION

The issue of student "independence" is one of the most debated and important in the field of student financial aid. From the beginning, financial aid philosophy has considered parents to be ultimately responsible for financing the higher education of their children to the extent that they are able to do so. Consequently, any definition which allows students to be considered independent of their parent's support for determination of financial aid eligibility must carefully balance philosophical fairness and administrative practicality. Indeed, a review of the past approaches to defining the independent student shows a constant struggle to weigh these two important values of fairness and practicality. Likewise, it is also true that any independent student definition is, at best, the result of much compromise which does not leave anyone in the field entirely satisfied. It may be easy to talk in conceptual terms about "independence" from parents, but getting agreement on a specific definition of it is another matter.

In addition to the philosophical difficulties involved in trying to define the independent student, the very real practical considerations of verification and funding must also be weighed. Much of the unhappiness with the current tri-part definition concerns the implications of these two issues of verification and funding and the fact that the percentage of those students applying for financial aid as independent has grown dramatically in recent years (Wagner and Carlson, 1983, p. 1). Although there is no doubt that much of this growth is accounted for by older students who are self-supporting by any definition, there is also much concern that the current definition itself contributes to this growth by providing a fairly easy means for younger students to "become" independent. Having recognized the specific difficulties involved in dealing with the issue of independent student definitions, it must also be acknowledged that these definitions have been developed without a sound empirical understanding of what and who independent students are. This lack of real understanding insures that any definition, however well thought out, is subject to criticism that it is arbitrary at best.

Although the current independent student discussion has taken on increased urgency due to reauthorization of Title IV programs, the independent student issue will continue as a major topic of debate in the future regardless of the outcome of the current reauthorization process. Clearly, any definition developed in the future must be restrictive enough

to prevent manipulation, but also neither discriminate unfairly against those students who are legitimately self-supporting nor prove administratively impractical from the verification perspective.

This report presents data obtained from a national study of independent students which was conducted by the SASFAA Research Committee during the winter of 1984-1985. The result of a two-year effort by the Committee, the study was designed to gather self-reported data from independent students themselves concerning their demographic characteristics, sources of financial support, parental relationships, and attitudes about the financial aid application process. The Research Committee received support from the American College Testing Program and the College Scholarship Service in conducting this study. It is intended that these data will contribute to a better understanding of the nature and characteristics of the independent student.

In seeking to better comprehend the independent student, this study was designed to obtain first-hand information from independent students themselves concerning the financing of their higher educations. As such, this study differs significantly from most research on the independent student, which tends to rely on secondarily derived and/or aggregated data obtained through non-direct means. Furthermore, by gathering student reported parental family financial information, this study provides data available in no other known research on this topic. In addition, few if any studies have dealt with student reasoning and patterns of behavior in establishing independence, or with perceived funding alternatives if financial aid is not available. Descriptive data which addresses these concerns is essential if the impacts of proposed definitional changes for independent students are to be accurately assessed.

Specifically, this study addresses the following questions:

What are the current characteristics of persons applying for financial aid on an independent or self-supporting basis (e.g. demographic, institutional type, institutional size, etc.)?

What are the financial circumstances of independent students and their parents?

What sources of finance are utilized by independent students in paying for higher education?

To what extent are parental relationships and other factors associated with applicants' efforts to obtain financial aid on an independent basis?

What alternatives might individuals take if they are unable to obtain aid as independent students?

What are applicants' perceptions of reasonable criteria for establishing independence for student aid purposes?

What impact might various changes in definitional criteria for independence have on students, institutions, and student aid programs?

Recent estimates suggest that approximately 2.0 million undergraduates meet the criteria for financial independence. Of these, approximately 54% receive federal student aid (Wagner and Carlson, p.4). Despite considerable public discussion of independents, little has been published which even describes these students or addresses the concerns of administrators and policymakers.

The data gathered in this study provide a very rich source of information about independent applicants for financial aid. Moreover, the data can be used to project the impact that various manipulations of the independent student definition might have in terms of aid dollars received. These projections are generalizable to the national population of independent students. At the same time, it must be stated that the design of the study limited its focus.

Since the survey included only independent need analysis filers for 1984-85, no determination of how many dependent filers would qualify as independent, based on various definitional manipulations, such as age, can be made. Further, in the absence of documented need analysis and educational cost information and the dangers inherent in utilizing heavily aggregated figures, no attempt is made to project the amount of financial aid students would have received given definitional manipulations which would have made them dependent.

Neither was the survey designed as a quality control study. It did not address the veracity of respondents' independent status. Consequently, it is possible that the sample might have included students who filed as independents but were not legally entitled to do so. Additionally, the survey relied on student self-reported data concerning parental and family financial information and aid received rather than documented need analysis and award information.

The survey instrument was developed by the SASFAA Research Committee, 1983-84 and 1984-85, to be administered nationally and completed anonymously by applicants for student financial aid for 1984-85 who indicated on their needs analysis

document that they met the tri-part criteria for self-supporting status.

The American College Testing Program and the College Scholarship Service assisted SASFAA in this project by printing the questionnaires, identifying a random sample of 1,000 (each) of their national filing population who met these criteria, and by mailing and receiving the questionnaires. ACT coded the data to tape for the Research Committee, and CSS provided funds for that purpose.

The questionnaires were mailed in February, 1985 to 2,000 applicants for financial aid meeting the specified criteria. One follow-up mailing was conducted. A response rate of 42.2% was achieved.

This report is organized into nine sections: section one outlines the current tri-part independent student definition and presents characteristics of the respondents and their parents; section two identifies the sources of financial support reported by the respondents; section three describes the family backgrounds of the respondents; section four provides information about changes in dependency status; section five provides information regarding the extent of purposeful manipulation of dependency status under current rules and examines student attitudes and behaviors in the aid process; section six identifies alternative sources of funding which students deprived of aid might seek; section seven provides the views of independent students on definitions of dependency; section eight presents the impact that various models of the independent student definition might have on students and on dollars awarded, as well as the impacts such models might have on certain subgroups of independents; section nine summarizes the authors' findings and conclusions. There are also three appendices. Appendix I contains seven tables of data related to definitional alternatives. Appendix II contains a detailed explanation of methods and procedures employed in the study. Appendix III includes the survey instrument and cover letters.

ONE. CHARACTERISTICS

What are the characteristics of those who currently apply for financial aid as independents? For this study, these include CSS and ACT applicants for 1984-85 who indicated when they applied for financial aid that they were not claimed as dependents on their parents' tax returns for 1984 or 1983, did not live with their parents for more than six weeks during either of these years, and did not receive more than $750 in support from their parents during 1984 or 1983. There were 1,145,320 1984-85 CSS and ACT applicants who met these criteria.

A profile of these applicants is seen in Table 1, based on the sample data for this survey. Nearly 60 per cent are female, and a greater proportion of undergraduate independents are female. While it is possible that this reflects a greater tendency among females to respond to mailed survey instruments, it may also accurately reflect the trend of greater female enrollments in higher education in recent years, particularly at the undergraduate level.

Independents tend to be white; they tend to be older than the traditional college student, and tend to have families. Less than one-fourth are minorities, and consonant with overall enrollment patterns, these tend to be undergraduates. More than 60 per cent are 25 or older. Just over one-fourth of undergraduate independents are in the traditional 18 to 22 age group. About 60 per cent are married or have children. Nearly 20 per cent are single with dependents, and although undergraduates are more likely to be married than graduate and professional independents, there are noticeably more single independents with children at the undergraduate level. Just under 10 per cent of independents have enrolled spouses - about one fourth of the married independents.

Independent applicants tend to be enrolled at the undergraduate level, and though about three fourths are enrolled full time, greater portions of undergraduates are enrolled part-time. Notably, more than 38 per cent of graduate independents are first year students, versus only 21 per cent of undergraduate independents. Just under one-fourth are seeking associate level degrees. Independents tend to be enrolled in public institutions. And more than half are in smaller institutions of 6,000 students or less.

Comparing this data to characteristics of 1979-80 undergraduate independents (Wagner and Carlson, 1983), some differences are evident. For example, over half the 1979-80 group enrolled in less traditional institutions - two year colleges or proprietary institutions, versus about one-third of the 1984-85 undergraduate independents. This may indicate

Table 1.
Characteristics of independent applicants for student financial aid, 1984-85 academic year (numbers in thousands)

	Total		Undergrads		Grad/Prof	
	%	num	%	num	%	num
SEX						
Male	40.3	462	39.4	391	53.3	82
Female	59.7	684	60.6	601	46.7	72
RACE						
Black	11.8	135	11.9	118	7.5	12
Am. Indian	2.5	29	2.9	29	0.0	0
Asian	1.8	21	1.5	15	4.7	7
Hispanic	4.9	56	4.8	48	5.6	9
White	77.4	886	77.7	771	80.4	123
Other	1.5	17	1.3	13	1.9	3
AGE						
18 or less	2.0	23	2.3	23	0.0	0
19	1.6	18	1.9	19	0.0	0
20	5.2	60	5.9	59	0.9	1
21	7.1	81	8.0	79	0.9	1
22	8.0	92	8.6	85	4.6	7
23	8.2	94	8.7	86	4.6	7
24	6.7	77	5.6	56	13.9	21
25	5.6	64	4.3	43	13.9	21
26-35	42.2	483	41.1	408	49.1	75
36 and older	13.5	155	13.7	136	12.0	18
FAMILY STATUS						
Unmarried, no deps	40.3	462	38.2	379	54.3	83
Unmarried, w/deps	18.9	216	21.2	210	4.3	7
Married, no deps	12.7	145	11.6	115	20.2	31
Married, w/deps	28.0	321	29.1	289	21.3	33
SPOUSE ENROLLED	9.2	105	9.4	92	10.3	16
ENROLLMENT STATUS						
Full time	74.8	857	75.1	745	84.3	129
Part time	13.9	159	14.9	148	9.3	14
Not enrolled	11.3	129	10.0	99	6.5	10

	Total		Undergrads		Grad/Prof	
	%	num	%	num	%	num
YEAR IN SCHOOL						
First	18.4	211	21.3	211	0.0	0
Second	21.2	243	24.4	242		
Third	20.5	235	23.7	235		
Fourth	14.7	168	17.0	169	0.0	0
Fifth or more undergraduate	11.8	135	13.6	135	0.0	0
First year graduate/prof	5.2	60	0.0	0	38.9	60
Second year or more grad/prof	8.2	94	0.0	0	61.1	94
DEGREE SOUGHT						
Associate	22.0	252				
Bachelors	56.6	648				
Masters	7.6	87				
Doctorate	3.9	45				
Other	9.9	113				
INSTITUTIONAL TYPE						
Proprietary	5.6	64	6.4	63	1.0	2
Public voc/tech	5.3	61	6.1	61	0.0	0
Public two year	14.4	165	16.7	166	0.0	0
Public four year	7.8	89	9.0	89	1.0	2
Public four year +	43.5	498	43.1	427	46.3	71
Private voc/tech	1.5	17	1.7	17	0.0	0
Private two year	1.3	15	1.5	15	0.0	0
Private four year	5.1	58	5.9	59	0.0	0
Private four year +	7.6	87	6.8	67	13.0	20
Graduate/prof only	6.5	74	1.8	18	36.1	55
Other	2.0	23	2.2	22	1.0	2
INSTITUTIONAL SIZE						
less than 500	5.9	68	5.7	57	5.7	9
500-999	7.6	87	7.4	73	8.5	13
1000-1999	9.6	110	10.7	106	3.8	6
2000-4999	20.4	234	22.5	223	8.5	13
5000-5999	15.6	179	15.7	156	14.2	22
10,000-14,999	12.7	145	13.3	132	9.4	14
15,000-19,999	7.5	86	6.1	61	16.0	25
20,000 or more	20.7	237	18.6	184	34.0	52

a shift over the five year interim. However, it is also possible that the sampling parameters used here account for the difference. Those filing only federal applications, which may be more widely used at these institutions, are omitted from this sample.

It is noteworthy that 1984-85 undergraduate independents are remarkably similar to those of five years earlier with respect to several characteristics. There appears to have been little change in the composition of this group with respect to age, racial composition, and marital and family status, despite the well documented overall increases in the size of the independent population during this period.

TWO. SOURCES OF FINANCIAL SUPPORT

One of the objectives of this study was to assess the ways financially independent students actually finance their educational costs. Respondents were asked to provide specific dollar amounts received during 1984-85 from each of an exhaustive listing of possible sources of support. While the dollar amounts reported are student self-reported and therefore may be less than 100 per cent reliable, obtaining such a complete financial picture from sources other than the students themselves seems untenable. Moreover, comparisons of this award data with that reported by aid administrators for undergraduate independents during 1983-84 (NIICU, 1984) suggest that the results are indeed reliable. In fact, the financial resources reported by students offers more specific and relevant data than that provided by administrators, which masks earnings and other student resources under the heading 'expected student contributions'. The information obtained here provides insight into how independent students do indeed pay for their educations.

Table 2 shows the percentage of the total dollars independent students received during 1984-85 from each possible source. Employment was the largest single source and accounts for nearly 30 per cent of the total dollars received by this group. Note that only 4.1 per cent was from College Work Study Program employment. Independent students clearly rely heavily on jobs obtained outside the College Work Study program. This reliance on work concurs with recent evidence that about half of all college students work to meet college costs (NIICU, 1986), and these data illustrate that employment is a major source of funds for independent students.

The Guaranteed Student Loan program is the second largest source of support with 19.1 per cent of the total. Financial resources from spouse's employment is the third largest single source of support with 18.4 per cent of the total. This percentage of course reflects the average for all students; the proportion of total support provided by spouses when one considers only married students is considerably higher.

Among the financial aid programs, The Guaranteed Student Loan program is the largest source of support, and the Pell Grant program is the next largest source of support with 11.3 per cent of the total. Each of the remaining financial aid sources accounts for only a small portion of independent students' financial resources.

There is an overwhelming tendency for independents to finance college costs through self-help. Excluding the small

Table 2.
Independent students enrolled 1984-85: percentages of total financial support received, by source, 1984-85

	Total	Undergraduates	Graduate/Prof
Pell Grant	11.3	14.4 (99.0)	0.5 (1.0)
SEOG	1.8	2.2 (93.6)	0.5 (6.4)
Other Grants and Scholarships	6.4	6.5 (79.4)	5.9 (20.6)
College Work-Study	4.1	4.5 (85.0)	2.8 (15.0)
Other Employment	23.5	25.0 (82.6)	18.4 (17.4)
Guaranteed Student Loans	19.1	16.5 (67.4)	28.0 (32.6)
National Direct Student Loans	3.8	3.4 (70.3)	5.1 (29.7)
Other Loans	3.1	2.1 (54.6)	6.3 (45.4)
Other Aid (assistantships, fellowships, etc.)	3.6	2.8 (61.4)	6.2 (38.6)
Parent(s)	1.5	1.1 (57.0)	2.9 (43.0)
Spouse	18.4	18.0 (76.3)	19.6 (23.7)
Other (friends, relatives, etc.)	3.5	3.4 (75.9)	3.8 (24.1)

Note: column percentages reflect proportions of total funds received; percentages in parentheses reflect proportions of total from each fund source received by undergraduates and graduate/professional students

portions of assistance from parents, friends, and relatives, gift assistance accounts for only 19.5 per cent of total dollars. Moreover, this reliance on self-help is particularly true for graduate and professional independents. For these students, gift assistance accounts for only 6.9 per cent of total dollars. For undergraduates, 23.1 per cent of resources is derived from gift sources.

While loans and employment are the largest sources of support (other than spouses) for both undergraduate and graduate independents, there are notable differences in the ways each group tends to finance college costs. Undergraduates receive approximately two thirds of the Guaranteed Student Loan and National Direct Student Loan funds going to independent students. However, these two loan programs account for one-third of the total dollars used by graduates, but less than one-fourth, 22.9 per cent, of the total dollars used by undergraduates. In addition to the greater reliance on loans among independent graduate and professional students, the data suggest that they rely less on employment than undergraduate independents. Employment earnings account for nearly 30 per cent of the total dollars used by undergraduate independents, but only 21.2 per cent of the total used by graduate and professional independents.

The federal financial aid programs account for just over 40 per cent of the financial resources used by independent students. Though of course the grant programs are restricted to first degree undergraduates, the five federal aid programs account for comparable shares of the total dollars used by undergraduates and graduate and professional students- 41.0 per cent and 36.9 per cent, respectively. Thus, both groups show a similar reliance on the federal aid programs that are available to them.

Table 3.
Independent applicants for student financial aid, 1984-85: family backgrounds and parental finances (numbers in thousands)

	Total		Undergrads		Grad/Prof	
	%	num	%	num	%	num
NUMBER OF LIVING PARENTS						
0	5.8	66	6.3	62	2.9	4
1	20.0	229	20.7	205	15.7	24
2	74.2	850	73.0	724	81.9	126
PARENTS' MARITAL STATUS						
Divorced, not remarried	8.3	95	8.8	87	5.7	9
Divorced, remarried	9.8	112	10.0	99	8.6	13
Separated	2.0	23	2.2	22	1.0	2
Married (to each other)	54.0	618	52.4	520	63.8	98
Widowed	12.8	147	12.8	127	12.4	19
Widowed and remarried	3.1	36	3.0	30	3.8	6
Multiple response	10.0	115	10.8	107	4.8	7
PARENTS' TOTAL INCOME, 1983						
less than $5,000	14.2	163	15.6	155	7.0	11
$5000 to 9,999	13.3	152	13.5	134	11.3	17
$10,000 to 14,999	9.7	112	10.3	102	6.2	10
$15,000 to 19,999	11.0	126	11.5	114	7.3	11
$20,000 to 24,999	11.5	132	11.7	116	10.3	16
$25,000 to 29,999	10.2	117	10.5	104	10.3	16
$30,000 to 34,999	9.8	112	9.4	93	12.4	19
$35,000 to 39,999	4.6	53	4.3	43	5.2	8
$40,000 to 44,999	4.6	53	4.2	42	8.3	13
$45,000 to 49,999	3.1	36	3.0	30	4.1	6
$50,000 or more	7.8	100	5.8	58	17.5	27

THREE. FAMILY BACKGROUNDS

To gain a better understanding of the backgrounds of independent students, respondents were asked to provide information about their parents. Table 3 presents data concerning the number of living parents, parents' marital status, and parents' income for the prior year.

Nearly three-fourths of independent students have two living parents. This is noteworthy particularly since more than half of the independent population is 26 or older. With respect to parents' marital status, 54 per cent reported their parents are married and living with each other. The variations reported appear to reflect general societal trends.

The parental incomes reported by independents are particularly notable, as they do not tend to support the beliefs of some aid administrators that such students come from somewhat affluent backgrounds. Nearly 70 per cent report parental incomes under $30,000, which is similar to dependent applicants. Moreover, these data suggest that greater portions of independents come from very low income families; 37.2 per cent of independents report parental incomes less than $15,000, compared to 28.4 per cent of the CSS national dependent applicants. Overall, relatively fewer independent applicants have parental incomes in the very high ranges, though there is some tendency for graduate students to come from relatively high income levels.

While the data presented here do not explain the reasons that independent students tend to come from disadvantaged backgrounds, one subjective conclusion may be that it is students from such backgrounds who are most likely to have been "on their own" at an early age.

FOUR. CHANGING DEPENDENCY STATUS

There is considerable concern about students becoming independent for funding purposes during their college careers. The objectives of this study included assessing the extent to which this occurs as well as the extent to which aid administrators change students' statuses after they file their need analysis forms. Respondents were asked to indicate the most recent year in which they were funded as dependent students. Table 4 shows the proportions of those who applied as independent but were treated as dependent for the current or prior academic year.

Of the approximately 1.1 million independent CSS and ACT applicants for 1984-85, only 30,000, 2.7 per cent, state that they were funded as dependents for that year. A slightly higher proportion of independent applicants, 4 per cent, state that they had been funded as dependent during 1983-84. Similarly small proportions of enrolled applicants and enrolled federal aid recipients who applied initially as independent were treated as dependent for the current year or had switched to independent since the prior year. For both groups, less than 3 per cent were funded as dependent for that year, and less than 4 per cent had been independent the previous year.

Thus, only a very small proportion of students who apply as independent are in fact not treated as independent by aid officers. Furthermore, few students appear to be changing their status from dependent to independent during their college careers. There also appear to be comparably small proportions of each among applicants, enrolled students, and federal aid recipients, which suggests that such behaviors may occur in the initial application process, and do not vary with the type of aid one receives. Other studies based on application data rather than self-reports have suggested that considerably more changing does occur, and some have inferred from such findings that manipulation of the financial aid delivery system's determination of dependency status is commonplace. The results from this survey do not support the view that such changing is widespread.

Table 4.
Independent applicants for student financial aid, 1984-85: changing dependency status (numbers in thousands)

	%	num
1984-85 INDEPENDENT APPLICANTS FUNDED AS DEPENDENT 1984-85	2.7	30
1984-85 INDEPENDENT APPLICANTS FUNDED AS DEPENDENT 1983-84	4.0	43
1984-85 INDEPENDENT STUDENTS (ENROLLED APPLICANTS) FUNDED AS DEPENDENT 1984-85	2.8	27
1984-85 INDEPENDENT STUDENTS (ENROLLED APPLICANTS) FUNDED AS DEPENDENT 1983-84	3.8	36
1984-85 INDEPENDENT STUDENTS RECEIVING FEDERAL FINANCIAL AID FUNDED AS DEPENDENT 1984-85	2.6	22
1984-85 INDEPENDENT STUDENTS RECEIVING FEDERAL FINANCIAL AID FUNDED AS DEPENDENT 1983-84	3.9	32

FIVE. ATTITUDES AND BEHAVIORS CONCERNING AID

Policy makers continue to be concerned about issues related to parental willingness to assist their sons and daughters in meeting their college costs, the veracity of information reported on financial aid application forms, and with possible manipulation of the system by students and their families. Each of these is of particular concern when one considers the concept of independence and especially its primary implication in the financial aid process - relieving parents of the responsibility of providing assistance in meeting their children's educational costs to the extent that they are financially able. To address some of these issues, respondents were asked to react to a series of statements about their and their parents' attitudes and behaviors related to the financial aid application process. Results are shown in Table 5.

Fewer than 8 per cent stated that their parents were willing to assist them in meeting their college expenses. An additional 14.4 per cent indicated some parental willingness. Over 73 per cent responded negatively. Similar responses were given when respondents were asked if they were willing to seek assistance from their parents, with almost 74 per cent answering no. Additional analyses of this data not reported here suggest that slightly more than eleven per cent of independent applicants state at least some parental willingness to assist them and at least some willingness to ask for assistance, and only 2 per cent report both that their parents are willing to assist them and that they are willing to ask them for help.

Respondents were also asked the extent to which two statements concerning living arrangements applied to them. Almost three fourths of them indicated that the first statement, "I have lived on my own for a year or more before continuing in school", applied to them. The second statement, "I lived on my own for a year or more before continuing in school in order to qualify for financial aid based on my finances rather than my parents'", was included to assess the extent to which students alter their living arrangements for financial aid purposes. Only 14.4 per cent indicated they had done so; nearly 79 per cent had not.

Respondents were asked to respond to two statements also designed to determine the extent to which applicants might be manipulating the financial aid application process. Respondents were presented with the following statement, "My parents and I decided I would not be claimed on their tax return so I could get financial aid based on my finances rather than my parents'." Over 84 per cent indicated that this did not apply to them. They were also asked to react to

Table 5.
Independent students enrolled 1984-85: attitudes and behaviors concerning financing college costs, percentages

	A	S	D	U
My parents are willing to assist me in meeting my college expenses	7.6	14.4	73.6	4.3
I am willing to ask my parents for help in meeting my college expenses	7.5	14.3	73.7	4.6
I have lived on my own for a year or more before continuing in school	74.8	4.6	20.5	0.1
I lived on my own for a year or more before continuing in school in order to qualify for financial aid based on my finances rather than my parents'	14.4	6.2	78.9	0.4
My parents and I decided I would not be claimed on their tax return so I could get financial aid based on my finances rather than my parents'	10.2	4.1	84.5	1.1
To qualify for funds, I had to misreport information about my relationship with my parents (e.g. support received, time lived with them, or claimed as tax exemption)	2.6	1.9	95.3	0.1

Note: A = Applies to me, S = Applies somewhat to me,
D = Does not apply to me, U = Undecided or don't know

the following statement, "To qualify for funds, I had to misreport information about my relationship with my parents (e.g. support received, timed lived with them, or claimed as a tax exemption)." As with the prior statement, the responses to this statement were clearly negative, with over 95 per cent indicating that it did not apply to them.

In reviewing the data from this sample presented in Table 5, several conclusions are suggested. First, it appears that parents of self-supporting students generally are not willing

to assist them in paying for their college educations, nor are such students willing to ask their parents to do so. However, the data also suggest that for a small portion of students, such matters are not equivocal. Second, self-supporting students generally have lived on their own for some time before continuing their educational careers. Furthermore, the data indicate that their decisions to live on their own tend to be unrelated to the financial aid process and their ability to obtain funds without regard to their parents finances. Finally, these results provide only minimal support to assertions that independent students and their parents manipulate the financial aid system or worse, intentionally misreport data in order to qualify for funds. It appears that self- supporting students tend to approach the financial aid process in a fairly straightforward fashion and very few engage in misrepresentation.

Table 6.
Independent students enrolled 1984-85: most likely alternatives if financial aid could not be received as an independent student
(numbers in thousands)

	Total	Undergrads	Graduate/Prof
Not continue in school	45.7 (409)	48.4 (373)	29.3 (36)
Get funds from parents	3.6 (32)	2.4 (19)	10.8 (14)
Get funds from friends, relatives	2.6 (23)	2.6 (20)	2.5 (3)
Work to meet educational costs	44.4 (398)	43.4 (335)	51.2 (63)
Get by with less money	17.3 (155)	17.3 (133)	16.9 (22)
Other	24.6 (220)	23.5 (181)	31.8 (39)

Note: percentages listed are proportions of respondents ranking each alternative most likely, on a six point scale from most likely to least likely. Hence, columns do not add to 100%.

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SIX. ALTERNATIVES TO RECEIVING AID AS AN INDEPENDENT STUDENT

Table 6 presents the most likely alternatives which respondents enrolled in 1984-85 indicated they would take if they could not receive aid as independent students.

Overall, the most likely alternative listed by respondents was that they could not continue in school if they could not receive financial aid as independent students. Over 45 per cent of all respondents ranked this alternative most likely. However, there was a notable difference in the responses of undergraduates and graduates; 48.4 per cent of undergraduates ranked leaving school as most likely, but only 29.3 per cent of graduates did so. Following very closely behind this alternative was that of work; 44.4 per cent stated that their most likely alternative to receiving aid as independent students would be to work to meet educational expenses. Again, there was a difference in the responses of undergraduates and graduates, although the difference was not as striking as with the first alternative. Just over 43 per cent of undergraduates indicated they would work, while the figure for graduates was over 51 per cent.

The alternative with the lowest response was getting funds from friends or relatives; only 2.6 per cent listed this as most likely. Undergraduate and graduate responses on this alternative were virtually identical. The second lowest rate of response as a most likely alternative was getting funds from parents, with an overall rate of only 3.6 per cent. Here, however, there was a difference between undergraduates and graduate respondents, with rates of 2.4 per cent and nearly 11 per cent, respectively.

In summarizing the data in Table 6, it appears that a very small proportion of independent students feel that they could depend on funds from parents, friends, or relatives if financial aid were not available to them. Instead, respondents indicated that they most likely would not continue their education or would work to meet the costs. Given the already overwhelming reliance of these respondents on self help, whether or not their stated intention to work for additional funds is a realistic alternative is problematic. For many independents, more work is probably not feasible. Graduate students were less likely than undergraduates to select not continuing in school as the alternative to aid; they were also more likely to indicate potential reliance on work or seeking other support than were undergraduates. Perhaps this reflects their greater determination to protect the investment of time they have in their educational careers.

SEVEN. INDEPENDENTS' VIEWS ON DEFINING INDEPENDENCE

The views of independent applicants concerning how independence should be defined, and the impact of various factors on such a definition, are represented in Table 7. Specifically, respondents were asked whether they thought a student should be able to receive financial aid without regard to parental finances if each of eight variables was involved.

The first three variables presented to the respondents were those of the current tri-part definition used for federal aid purposes. A large majority of respondents stated that students should not be able to obtain financial aid without regard to parental finances if the parents had supported the student or had claimed the student as a tax exemption for the current or previous year (63.4 per cent on support; 61.9 per cent on tax exemptions). However, for the third component of the current tri-part definition - whether the student lived with parents for a significant period during the current or previous year - the response rate dropped to less than half. Only 46.1 per cent agreed that parental finances should be considered in determining aid eligibility if the student had lived at home with parents.

Of the remaining possible factors, only one received a majority of agreement from respondents that it should trigger consideration of parental finances in determining financial aid eligibility. This factor was parental willingness to support the student; nearly 65 per cent endorsed this as a factor to be considered.

Large majorities of respondents felt that a student should be eligible to receive aid without regard to parental finances if any of four factors were true for the student. These factors and response rates are, in descending order: that the student has dependent children (92.2 per cent); that the student is married (85.1 per cent); that the student is a veteran (81.0 per cent); and that the student is at least a certain age (66.1 per cent). In a followup to the age factor question, respondents were asked what age a student should attain in order to preclude the requirement for use of parental finances. As the table indicates, responses varied, with 18 and 21 being the most often cited.

Table 8 presents the views of independents about whether the current tri-part definition used to determine dependency should be extended, and, if so, for how long. Extending the definition beyond the current and previous years received little support among the respondents; nearly 76 per cent were against any extension. Among the minority which supported an extension, the average number of additional

Table 7.
Independent applicants' views on defining independence.
Responses to items asking: "Should a student be able to receive financial aid without regard to parents' finances if..."

	yes	no
Parents supported student during current and previous year	36.6	63.4
Parents claimed student on their tax return current and prev. year	38.1	61.9
Student lived with parents for a significant period of time current and previous year	53.8	46.1
Student is married	85.1	19.0
Student has dependent children	92.2	7.7
Student is a veteran	81.0	19.0
Parents are willing to provide support	35.3	64.7
Student is at least a certain age	66.1	33.9

Ages drawing large responses:

18	(29.9%)
19	(8.4%)
20	(8.9%)
21	(21.8%)
22	(4.9%)
25	(7.4%)

years was roughly 2.5. The authors believe that the data in Table 8 should be used with caution, since the extent to which the respondents understand the current tri-part definition or can make sound judgements on its effectiveness (and therefore on the utility of extending it) is not known.

In summary, the data suggest general agreement among respondents on the appropriateness of two of the three

Table 8.
Independent applicants' views on extending the current tri-part criteria. Responses to item asking whether current definition (first three items above) should be extended for longer than the current and previous year.

yes	no (or missing)
24.1%	75.9%

Average number of years to be extended beyond the current and previous year

parental support	2.5 yrs.
parental tax dependency	2.4 yrs.
living with parents	2.4 yrs.

tri-part criteria. Respondents tend to agree that various life-stages or rites of passage such as marriage, having children, serving in the armed forces, or simply reaching a certain age should preclude parental finances from playing a role in determining whether a student receives financial aid. Interestingly, the respondents did not indicate a majority viewpoint on which age should be selected as "the age." This lack of consensus on the part of the respondents is comparable to the similar diversity of opinion within the aid community. The use of age in defining independence has become a popular concept, but it is extremely difficult to reach agreement on which age should be used.

EIGHT. MODELING ALTERNATIVE DEFINITIONS OF INDEPENDENCE

Throughout its development, financial aid philosophy has grappled with the problematic issue of how best to define the independent student. The question of when parental support should no longer be expected in determining a student's eligibility for aid funds continues to evoke considerable disagreement among aid administrators and policy makers alike. There is little doubt that the current discussion concerning independent students is the result of widespread dissatisfaction with the existing tri-part definition used to determine dependency. This dissatisfaction may be based on a belief that the current definition is both philosophically untenable and subject to abuse. While nearly 90 per cent of the administrators awarding aid to undergraduates use the federal tri-part criteria, more than half do not believe it is appropriate. Nearly two-thirds of those who would prefer other criteria are in four year institutions, where the greatest proportion of independent students enroll (Van Dusen and Higginbotham, 1984).

The current tri-part definition used to determine independence may have allowed an erosion of the premise that it is the family which bears primary responsibility for the costs associated with higher education. Some have asserted that manipulation of the existing tri-part definition is frequent. While most administrators and policy makers recognize that the increase in the number of applicants receiving funds as independent over the past few years is largely the result of an increase in the number of older students, many are also concerned about the lack of verifiability of the current tri-part criteria. It is in this context that a number of alternative definitions of dependency have been proposed. These alternatives include criteria based on combinations of age, tax dependency, proof of self-support, and level of academic program (e.g. graduate or undergraduate).

Van Dusen and Higginbotham (1984) found that three-fourths of aid administrators thought that requiring documented self-support would be more appropriate than the current criteria. Almost two-thirds favored an extension of the existing tri-part definition for one or more additional years, while just over one-half preferred an age-based criteria. Notably, less than 20 per cent preferred some other criteria. In light of these preferences, and given the likelihood that the current reauthorization process will result in significant revision to the method utilized for determining an applicant's dependency status, an important objective of this study was to examine the potential effects that various alternative definitions might have on independent students and the funds which they receive.

Through manipulation of the sample data, the impact of each of seven alternative definitions was assessed. The seven definitions modeled are based on the two criteria most often cited by aid administrators as likely alternatives to the existing approach - age, and an extension of the current tri-part definition.

The first set of alternative definitions would require that an applicant reach a certain age in order to be considered independent. Since several possible ages have been proposed, the data was sorted as follows: age less than or equal to 22; age less than or equal to 23; and age less than or equal to 24. Having dependent children has also been cited as a possible factor which might be combined with age in a new definition. Thus, the data for each age grouping was also sorted according to this factor to determine how the additional factor of dependent children might alter the effects of age-based alternative definitions of independence.

The second set of alternative definitions involve an extension of the current tri-part approach. In order to be considered independent, an applicant would be required to answer "no" to the three existing questions for one or more additional years. The data were sorted to assume an extension of the current definition to a period for two years (e.g. current year plus the two preceding years), and an extension of the current definition for a period of three years (e.g. current year plus the three preceding years).

A third set of alternative definitions includes two sets of criteria which combine both age and the tri-part approach. These models approximate the federal proposals in the House and Senate.

Before discussing results of these analyses, four important aspects must be noted. First, to provide for useful assessment of the implications that the various alternative definitions might have, the results of these definitional manipulations have been projected for the national population of independent students. Thus, the numbers shown in the tables are in thousands for students and in millions for aid dollars received. Second, since the purpose of these analyses is to assess how alternative definitions might change the population of students considered to be independent and to project the implications of these alternatives for funding received, respondents with deceased parents were excluded. Such applicants would be considered independent by any proposed definition. Third, only independent applicants who enrolled at least half time during 1984-85 are included. Fourth, it must be noted that the results only suggest effects on the population of currently independent students. Any definitional criteria which result in changing currently dependent students to independent

cannot be addressed with these data.

Results of these analyses are contained in Tables A-1 through A-7.

Alternative Definitions Based on Age

Indicated in Tables A-1, A-2, and A-3 are the results of modeling alternative definitions based on age. Table A-1 is based on the respondents' age being less than or equal to 22; Table A-2 on the respondents' age being less than or equal to 23; and Table A-3 on respondents' age being less than or equal to 24.

As expected, shifts in large numbers of students result when age is used as the criteria for determining dependency; fewer applicants qualify as independent under such criteria. Furthermore, the number of students no longer independent naturally increases as the age used in the definition increases. As shown in Tables A-1 through A-3, it is estimated that some 230,000 fewer applicants would qualify as independent when the criteria used is age less than or equal to 22. This number rises dramatically to about 370,000 when the age criteria is increased to 24. In other words, of the projected national population of 1.145 million independent applicants, 32.3 per cent, or 370,000, would no longer be considered independent under a definition based on age being less than or equal to 24.

Using age as the criteria for independence affects the current population of independents in several ways. First, age-based criteria tend to affect primarily undergraduates. However, as the age criteria is increased, greater numbers of graduate students are excluded from independence. When age is less than or equal to 22, of those who would no longer be considered independent, only 3.6 per cent, 8,000, are graduate students; while when age is less than or equal to 24, 8.9 per cent, or 33,000, of those no longer considered independent are graduate students. This outcome was expected, of course, since graduate students tend to be older than their undergraduate counterparts. The extent of this shift is seen by comparing the number of graduate students affected by these alternative definitions to the overall proportion of graduate students in the study. More than 21 per cent, about 33,000, of the 154,000 independent applicants who are graduate students would no longer be considered independent under an alternative definition requiring age less than or equal to 24.

Although there has been considerable speculation in the aid community concerning the extent to which parental finances determine who applies as independent, age-based criteria do

not have noticeably disproportionate effects regarding the parental income levels of independent applicants. The effects of age-based criteria appear to be fairly constant across income levels; students from higher income families are not affected to a greater extent than are students from families where incomes are lower. Thus, when the criteria is age less than or equal to 24, 20 per cent, 74,000, of those who would no longer be considered independent come from families with parental incomes between $5,000 and $14,999, while 21.6 per cent, 80,000, come from families with parental incomes above $35,000. The proportions excluded thus closely resemble the proportions contained in the population of currently independent applicants.

Age-based definitions also have differential effects on institutions. The data suggest that public four year-plus institutions would be the most affected, whereas public vocational-technical and proprietary institutions would be least affected. As the tables show, more than half of those who would no longer be considered independent attend institutions granting four year and graduate degrees, and this proportion holds regardless of which age is used in the definition. An example of the shift in dependency which would occur as a result of using age as the criterion is seen when age is less than or equal to 24: 188,000 (37.8 per cent) of 498,000 independent students attending public four year-plus institutions would be excluded from independence. Using the same definition, less than 25 per cent of those attending public vocational-technical institutions or proprietary institutions would be excluded from independent status. These findings are consistent with the fact that public four year-plus institutions enroll greater numbers of the traditional, 18 - 21 year old population, while public vocational-technical and proprietary institutions tend to enroll greater numbers of older, nontraditional students.

When the implications of age-based alternative definitions for aid dollars received by independent students are examined, it appears that age does not tend to be a major factor. The data suggest that the sources of aid relied on by those excluded are comparable, with the exception of Pell Grant. For example, the proportion of total resources from National Direct Student Loans is 3.8 per cent in the population of independents under current criteria. When those with age less than or equal to 22 are excluded, it is 3.1 per cent. The figures are altered only slightly at the other two age breaks modeled -- 3.5 per cent for age less than or equal to 23, and 3.9 per cent for age less than or equal to 24. The exception in the Pell Grant program, which accounts for 11.3 per cent of resources of current independents, and from 18.2 to 14.6 per cent of the resources of those excluded by age-based criteria, is expected. Graduate students, who tend to be older, are not eligible for

that program, and, as noted earlier, age-based criteria tend to affect undergraduates.

Finally, the data indicate that the factor of having dependent children does reduce the number of independent students excluded. However, those affected tend to be similar with respect to all other variables except of course family status. There is little evidence that independent students with dependent children differ notably from those without children on the other factors examined (e.g. parental income, institutional type, enrollment status, etc.).

In summary, it appears that an age-based alternative definition of dependency would exclude large numbers of currently independent students from being considered as such -- nearly 370,000 when the criteria is age is less than or equal to 24. At the same time, the data suggest that the specific age utilized in such a definition is not particularly important. That is, while the numbers of students who would no longer be considered independent are noticeably altered by changing the age used in the definition, those excluded tend to be similar across all other variables examined, regardless of which age is cited as the basis for exclusion. In short, the significant factor in terms of who is to be excluded appears to be age itself, not which age.

Alternative Definitions Based on Extension of the Current Tri-part Criteria

Tables A-4 and A-5 show the results of modeling alternative definitions based on an extension of the current tri-part federal criteria. Note that unlike the current definition which allows independence based upon marriage, the alternative definition models used in this study were equally applied to all students regardless of their marital status.

As with definitions based on age, shifts in large numbers of students result from alternatives involving an extension of the current tri-part definition. As would be expected, the most dramatic shifts result when the present criteria are applied for the current year plus three preceding years. It is projected that some 347,000 applicants, or 30.3 per cent of the total current estimated independent student population, would no longer be considered independent based on such a definition. The data in Tables A-4 and A-5 show the impact of these redefinitions on the present population of independents.

First, females tend to be less affected than males by extending the tri-part definition two or three years. That is, while females constitute approximately 60 per cent of the overall population, only one-half of those who would be excluded from independence under an extended tri-part definition would be female. Conversely, although males make up 40 per cent of the total independent population, roughly 50 per cent of those who would be excluded from independence under such extension would be male.

With respect to race, these analyses indicate that black students would be affected less by an extension than would whites. Although black applicants represent almost 12 per cent of the current independent population, only 8.7 per cent, 30,000, would no longer be considered independent under an extension of the tri-part definition for three years. In contrast, the proportion of white students among those excluded by such an extension would roughly approximate their proportion in the current independent population, 77 per cent.

When the implications of extended tri-part definitional alternatives for family status are examined, the data indicate that independent students with dependents, whether married or not, would be least affected. The proportions of those with dependents who would no longer be considered independent are similar for both definitional alternatives. For unmarried applicants with dependents, the percentages are 5.2 for a two year extension and 7.8 per cent for a three year extension. For married applicants with dependents, the percentages are 11.6 for a two year extension and 10.2 for a three year extension. It is possible that the effect of these alternative definitions is less for applicants with dependents because they tend to have been separated from parents for a longer period of time and are, therefore, less dependent on their parents.

With respect to parental income, it appears that by extending the current tri-part criteria for additional years, students from higher income families tend to be excluded from independence to a greater extent than are students from lower income families. As indicated in Table A-5, when the tri-part definition is extended to the previous three years, over 26 per cent, 91,000, of those excluded would come from families with parental incomes of $35,000 or greater. Conversely, given the same definition, of those excluded, only 9.1 per cent, 32,000, would come from families where the parental income was less than $5,000. Notably, comparisons with the present population, where 20.1 and 14.2 per cent, respectively, have parental incomes in these ranges, indicate that extending the tri-part definition tends to redistribute eligibility for independence toward those from lower income family backgrounds and away from those from families with

higher incomes. One explanation for this outcome might be that lower income students are forced by circumstances to assume responsibility for their own support at an earlier age than are their counterparts from higher income families.

As with the age-based alternatives, the use of a definition involving the extension of the tri-part criteria would most affect students attending public four year-plus institutions, and least affect those attending public vocational-technical institutions or proprietary institutions. About 47 per cent of those who would no longer be considered independent are enrolled in public institutions granting four-year and graduate degrees. About 7 per cent indicate that they attend public vocational-technical schools or proprietary institutions. In the current independent population these percentages are 43.5 and 10.9, respectively.

Concerning financial resources received, the most noticeable source of support affected by an extension of the tri-part definition is that from the spouse. Whereas the current respondents reported that support from a spouse constituted over 18 per cent of the total financial resources received, it accounts for less than 14 per cent of resources received by excluded students when the current criteria are extended by two years. This would be expected since an extension of the current definition would tend to affect single students to a greater extent than married ones. Thus, the reduction in support from a spouse would be the result of decreasing numbers of married students in the affected group.

Alternative Definitions Based on Combinations of Age and Other Factors

Several proposed changes to the current criteria for independence rely on both age and parts of the current tri-part criteria. The present proposal in the House of Representatives is that students under the age of 23 would be considered dependent unless they are married, graduate students, wards of the court, military veterans, or have their own dependent children. Students aged 23 and over would be considered independent, unless they were claimed as exemptions on their parents' tax returns. Under the Senate proposal the current tri-part criteria would apply- for two prior years in the case of single students under age 23, for one year in the case of single students aged 23 or older, and for only the current year (first calendar year of the award year) in the cases of married students and single students with dependents. Tables A-6 and A-7 show the effects each of these alternatives might have on the current population of independent students.

Compared to the alternatives modeled thus far, the House and Senate proposals affect relatively fewer students who are currently independent. The House proposal would make some 13.9 per cent (about 160,000) dependent, while the Senate proposal would affect only 10.2 per cent (about 117,000). Each would differentially affect males and younger students. The effect of the House proposal is most noticeable in its almost total impact on students under 23 who are currently considered independent. Both proposals affect current single undergraduate independents almost exclusively. Students in four year colleges are again differentially affected.

With respect to parental income and financial resources, certain differences are notable. Both proposals tend to make disadvantaged students dependent. In the current population of independents, 25.6 per cent have parental incomes less than $15,000 per year. Under the House and Senate proposals, 38.2 per cent and 34.2 per cent, respectively, of those becoming dependent have parents with incomes under $15,000.

The House proposal, which affects more of the current independents, also affects more federal aid. About 43 per cent of the current independents' financial resources is federal aid; under the House proposal federal aid accounts for almost 55 per cent of the excluded students' resources.

A Comparison of the Effects of Age-based, Extended Tri-part, and Combination (House and Senate) Alternative Definitions

On the surface, the effects of age-based alternative definitions and those based on either an extension of the current tri-part criteria or a combination approach are similar: substantial, though varying, numbers of currently independent students would become dependent. However, in comparing the projected results of the approaches, several differential results can be identified.

First, age-based alternatives do not disproportionately affect students on the basis of sex; those based upon an extension of the current tri-part definition affect fewer females. While the proportion of males among those who would become dependent by the tri-part alternatives, nearly 49 per cent, is greater than their representation in the current population of independents, roughly 40 per cent, the proportion of females affected, slightly over 51 per cent, is much smaller than their representation in the current population, almost 60 per cent. A reasonable explanation for this differential outcome is not readily apparent.

Another observed difference in the effects of the two
30 alternative definition approaches is in the area of year in

school. Here, greater numbers of graduate and professional students are affected by the alternatives based on an extension of the tri-part criteria. The number of graduate and professional students who would no longer be considered independent under an extended tri-part approach, 54,000, is higher than the number that would be excluded by the age-based alternative, 33,000. That outcome might be expected, however. Since graduate and professional students tend to be older, alternative definitions based on the ages 22, 23, or 24 would not exclude as many as would alternatives which are behaviorally based, using the current tri-part criteria for an extended period of time. Hence the combination approaches tend to affect mainly undergraduates because of their age component.

Finally, an extension of the current tri-part definition tends to exclude from independence those students whose parents have higher incomes to a greater extent than do alternatives based on age. At the same time, the tri-part extensions do not tend to exclude students from lower income families in proportion to their representation in the current population. In contrast, age-based alternatives do not have noticeable differential effects insofar as parental income is concerned; the combination approaches tend to have a greater impact on students from less affluent family backgrounds.

If the objective of revising the current method of determining a student's dependency status is simply to make it more difficult for applicants to be considered independent, all alternatives are effective. All approaches would exclude numbers of currently independent students, and the results of the approaches are similar for most student characteristics. In a sense, then, one might choose an alternative definition simply on the basis of how many currently independent students one felt should be excluded.

Nevertheless, assessing the implications that the alternative approaches would have on aid received by currently independent students is problematic. As noted earlier, the data obtained in this study do not provide a basis for determining how many of those who would be excluded from applying as independents by any of the alternatives would still qualify for funds as dependent students. Yet the implications indicated by one characteristic - parental income - are worth noting. If an age-based alternative is used, those currently independent students who would become dependent appear, at least on the basis of parental income, to resemble closely those students who are already currently dependent. If this is the case, it must be assumed that a significant proportion of those currently independent would also qualify for financial aid as dependent applicants.

On the other hand, a tri-part criteria definition would tend

to exclude those from higher family incomes to a greater extent than those from lower family incomes. Presumably, this would result in less financial aid going to those from higher income families, with a resulting redirection of dollars to applicants coming from families with lower incomes.

NINE. SUMMARY AND CONCLUSIONS

This study has revealed important information regarding just who independent students currently are. As a result of asking them to describe themselves, we now know more about them. Their characteristics are in many ways similar to those identified in the Wagner and Carlson study; that is, while since 1979 there has been an increase in the overall population of independent students, this increase appears to have been spread consistently across a number of demographic characteristics. Findings of this study are not identical to those of Wagner and Carlson; particular attention must be given to the use of CSS and ACT filers as our population. This may have influenced the notable finding of a shift among independents toward a higher proportional enrollment in traditional postsecondary institutions. In sum, the study findings indicate that independent students are primarily white, female, over 25 years of age, and married or single with dependents. Most are undergraduates, with over half enrolled in public four year and four year-plus institutions. About 60 per cent are enrolled in institutions having a total enrollment of 6,000 or fewer students.

Independent students come from families having circumstances closely resembling those of the dependent population. However, independents tend to come from less affluent families than do dependents; nearly 60 per cent come from households with annual parental incomes under $25,000. About three-fourths of the independents have living parents, and just over one-half have parents married to each other.

A striking finding of this study is the overwhelming reliance of the independent student on self help, not only as a part of what is normally considered "financial aid," but also in supplying the family contribution to educational costs. Particularly notable was the heavy use of employment outside the College Work-Study program, which accounted for nearly one-fourth of the total financial support received.

Another finding of importance to the aid community is that little willful manipulation of the current tri-part definition appears to be occurring. These data indicate minimal percentages of applicants changing status from one year to the next. Moreover, most independents have lived on their own for some time, and neither they nor their parents have a propensity for changing living and support patterns in order to qualify for student aid. Further, we find that intentional misrepresentation of living or support patterns is minimal.

Chief among alternatives to enrollment as aided independent students were either withdrawing from school or working to

cover costs. Interestingly, only minimal student expectations of support from parents were revealed; these students indicate that such support exists only rarely. Indeed, their responses indicate that these students are self-supporting, seeking practical alternatives to aid as independents rather than relying on assistance from family or friends.

The data indicate that independent students have diverse opinions as to what actually should constitute a definition of dependency for student aid purposes; the authors advise cautious use of these data since the level of understanding of the current definition among independent students may lack the sophistication necessary to make informed judgements about its possible modification.

One of the most important benefits of this study is the ability to gauge with some confidence the impact of various definitional alternatives on subsets of the independent population. Essentially, it is the conclusion of the authors that all seven alternatives modeled in the study have similar impact on most subgroups. However, the extension of the tri-part criteria does have a differential impact on the parental income subgroups which is worthy of consideration. If policy makers are concerned about students from affluent backgrounds applying as independent students (i.e. qualifying for aid as independents when it would be improbable that they could do so as dependents), then the extension of the tri-part alternative would seem to be the preferred approach. This is favored by the authors because it tends to exclude currently independent applicants from more affluent backgrounds while not excluding those from relatively disadvantaged families. No other alternative has this impact.

In most other ways, however, the alternatives explored had similar impacts. One could choose an alternative based simply on the numbers one wished to exclude. Neither the House nor the Senate proposal would exclude as many students from establishing independence as would age or tri-part extension alternatives. The point, however, is this: numbers can be removed by any method (although either the age or the combination approaches would presumably leave more of those excluded from independence eligible for funds as dependent applicants). Yet the real purpose of a definition, we feel, is not simply to eliminate numbers. The authors conclude that a definition based on behavior rather than an easily verifiable criterion such as age is not only sound from a philosophical perspective but also effective from a practical point of view.

The data do not support the view that the tri-part definition
34 is being willfully manipulated by large numbers of student

applicants. The authors feel that the entire student aid system is built around a measure of good faith in the veracity of information provided. Experience has taught us that some items require verification, and we do not wish to argue against the inclusion of verifiable data wherever such information is philosophically appropriate in the process. In the case of dependency, however, we find little evidence that our faith in the veracity of data supplied by applicants is misplaced. Therefore, we advocate an extension of the tri-part alternative as a reasonable and sound approach to defining dependency.

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APPENDIX I: TABLES A-1 THROUGH A-7

Modeling Definitional Alternatives

Table A1.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: Age is less than or equal to 22 (numbers in thousands)

	AGE LE 22		AGE LE 22 and No dependent children	
Percentage of current independent applicants:	20.1% (230,209)		17.3% (198,123)	
	%	num	%	num
SEX				
Male	42.3	97	43.1	85
Female	57.7	133	56.9	113
RACE				
Black	9.8	23	10.6	21
Am. Indian	3.0	7	2.8	6
Asian	3.0	7	2.8	6
Hispanic	8.5	20	9.2	18
White	73.2	169	72.3	143
Other	2.4	6	2.1	4
FAMILY STATUS				
Unmarried, no deps	71.9	166	83.9	166
Unmarried, w/deps	5.4	12	0.0	0
Married, no deps	13.8	32	16.1	32
Married, w/deps	9.0	21	0.0	0
YEAR IN SCHOOL				
Undergrad	96.4	222	95.9	190
Grad/Prof	3.6	8	4.1	8

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	AGE LE 22		AGE LE 22 and No dependent children	
	%	num	%	num
INSTITUTIONAL TYPE				
Proprietary	4.2	10	2.1	4
Public voc/tech	4.8	11	4.1	8
Public two year	6.6	15	5.5	11
Public four year	12.5	29	13.8	27
Public four year +	52.4	121	55.3	110
Private voc/tech	0.0	0	0.0	0
Private two year	0.0	0	0.0	0
Private four year	7.7	18	8.3	16
Private four year +	6.6	15	6.2	12
Graduate/prof only	1.8	4	2.1	4
Other	3.1	8	2.8	6
PARENTS' TOTAL INCOME, 1983				
less than $5,000	12.8	30	12.0	24
$5,000 to 9,999	9.5	22	9.6	19
$10,000 to 14,999	10.8	25	12.0	24
$15,000 to 19,999	12.2	28	10.4	21
$20,000 to 24,999	11.5	27	13.6	27
$25,000 to 29,999	14.9	34	13.6	27
$30,000 to 34,999	7.4	17	8.0	16
$35,000 to 39,999	4.7	11	5.6	11
$40,000 to 44,999	2.4	6	4.0	8
$45,000 to 49,999	6.8	16	7.2	14
$50,000 or more	6.1	14	4.0	8

FINANCIAL RESOURCES RECEIVED ($ IN MILLIONS)	AGE LE 22		AGE LE 22 and No dependent children	
	%	$	%	$
Pell Grant	18.2	239	18.7	207
SEOG	2.1	28	2.2	24
Other Grant/Schol	8.8	115	8.8	97
CWSP	6.3	82	6.4	71
Other Employment	26.2	343	27.7	306
GSL	18.7	245	18.5	205
NDSL	3.1	40	3.4	38
Other Loans	2.6	34	2.9	32
Other Aid	1.5	20	0.6	7
Parents	1.7	22	1.6	18
Spouse	8.5	111	6.8	75
Other	2.1	28	2.4	26
Total Resources	99.8	1307	100.0	1106
Federal Aid Total	48.5	634	49.3	545

Table A2.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: Age is less than or equal to 23 (numbers in thousands)

	AGE LE 23		AGE LE 23 and No dependent children	
Percentage of current independent applicants:	26.4%	(302,364)	22.2%	(254,261)
	%	num	%	num
SEX				
Male	42.9	130	44.9	114
Female	57.0	172	55.1	140
RACE				
Black	9.2	28	8.8	22
Am. Indian	2.8	9	2.7	7
Asian	3.2	10	3.3	8
Hispanic	6.9	21	7.1	18
White	76.0	230	76.4	194
Other	1.8	5	1.6	4
FAMILY STATUS				
Unmarried, no deps	70.0	212	83.7	213
Unmarried, w/deps	6.8	21	0.0	0
Married, no deps	13.6	41	16.3	41
Married, w/deps	9.5	29	0.0	0
YEAR IN SCHOOL				
Undergrad	95.5	289	95.2	242
Grad/Prof	4.5	14	4.8	12

	AGE LE 23		AGE LE 23 and No dependent children	
	%	num	%	num
INSTITUTIONAL TYPE				
Proprietary	3.2	10	1.6	4
Public voc/tech	4.5	14	3.8	10
Public two year	9.5	29	6.5	17
Public four year	12.7	38	14.0	36
Public four year +	50.7	153	54.8	139
Private voc/tech	0.5	2	0.5	1
Private two year	0.0	0	0.0	0
Private four year	6.8	21	7.5	19
Private four year +	6.3	19	5.9	15
Graduate/prof only	3.2	10	5.9	15
Other	2.7	8	2.2	6
PARENTS' TOTAL INCOME, 1983				
less than $5,000	12.2	37	11.2	29
$5,000 to 9,999	10.2	31	11.2	29
$10,000 to 14,999	12.2	37	12.4	32
$15,000 to 19,999	11.7	35	10.6	27
$20,000 to 24,999	11.2	34	12.4	32
$25,000 to 29,999	14.8	45	14.3	36
$30,000 to 34,999	7.1	22	8.1	21
$35,000 to 39,999	4.6	14	4.9	13
$40,000 to 44,999	3.6	11	4.3	11
$45,000 to 49,999	6.1	18	6.8	17
$50,000 or more	6.1	18	3.7	9

	AGE LE 23		AGE LE 23 and No dependent children	
FINANCIAL RESOURCES RECEIVED ($ IN MILLIONS)	%	$	%	$
Pell Grant	16.9	302	17.6	259
SEOG	2.2	39	2.3	34
Other Grant/Schol	7.7	138	7.9	116
CWSP	6.6	119	7.0	103
Other Employment	26.2	470	27.6	406
GSL	20.0	358	19.3	283
NDSL	3.5	62	3.7	54
Other Loans	2.5	44	2.8	41
Other Aid	1.2	21	0.5	8
Parents	1.8	32	1.7	25
Spouse	8.3	148	6.3	92
Other	3.2	58	3.3	49
Total Resources	100.1	1791	100.0	1470
Federal Aid Total	49.1	880	49.9	733

Table A3.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: Age is less than or equal to 24 (numbers in thousands)

	AGE LE 24		AGE LE 24 and No dependent children	
Percentage of current independent applicants:	32.3%	(369,938)	27.0%	(309,236)
	%	num	%	num
SEX				
Male	43.5	161	45.1	140
Female	56.5	209	54.9	170
RACE				
Black	8.9	33	7.6	24
Am. Indian	2.2	8	2.2	7
Asian	3.4	13	3.6	11
Hispanic	6.4	24	6.7	21
White	77.5	287	78.5	243
Other	1.5	6	1.3	4
FAMILY STATUS				
Unmarried, no deps	68.1	252	81.8	253
Unmarried, w/deps	6.3	23	0.0	0
Married, no deps	15.2	56	18.2	56
Married, w/deps	10.4	39	0.0	0
YEAR IN SCHOOL				
Undergrad	91.1	337	90.7	281
Grad/Prof	8.9	33	9.3	29

	AGE LE 24		AGE LE 24 and No dependent children	
	%	num	%	num
INSTITUTIONAL TYPE				
Proprietary	3.7	14	2.2	7
Public voc/tech	4.1	15	3.5	11
Public two year	8.9	33	6.2	19
Public four year	11.1	41	12.3	38
Public four year +	50.9	188	54.1	167
Private voc/tech	0.7	3	0.9	3
Private two year	0.4	2	0.0	0
Private four year	5.9	22	6.6	20
Private four year +	7.4	27	7.1	22
Graduate/prof only	4.1	15	4.4	14
Other	3.0	11	2.6	8
PARENTS' TOTAL INCOME, 1983				
less than $5,000	11.5	43	10.3	32
$5,000 to 9,999	8.9	33	9.2	28
$10,000 to 14,999	11.1	41	11.3	35
$15,000 to 19,999	13.2	49	11.8	37
$20,000 to 24,999	11.1	41	12.3	38
$25,000 to 29,999	12.3	46	11.8	37
$30,000 to 34,999	10.2	38	11.3	35
$35,000 to 39,999	5.9	22	6.7	21
$40,000 to 44,999	4.3	16	5.1	16
$45,000 to 49,999	5.5	20	6.2	19
$50,000 or more	5.9	22	7.0	22

FINANCIAL RESOURCES RECEIVED ($ IN MILLIONS)	AGE LE 24		AGE LE 24 and No dependent children	
	%	$	%	$
Pell Grant	14.6	337	15.4	288
SEOG	2.0	47	2.2	41
Other Grant/Schol	7.4	171	7.5	140
CWSP	5.9	137	5.9	111
Other Employment	26.3	608	26.9	505
GSL	19.8	451	19.8	371
NDSL	3.9	89	4.1	76
Other Loans	2.4	56	2.8	52
Other Aid	1.4	33	1.0	18
Parents	1.5	34	1.4	27
Spouse	11.6	268	9.5	178
Other	3.6	83	3.6	68
Total Resources	100.4	2314	100.1	1875
Federal Aid Total	45.9	1061	47.3	887

Table A4.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: tri-part definition applied to current year and two previous years

(numbers in thousands)

Percentage of current independent applicants affected: 20.5%
(234,790)

	%	num
SEX		
Male	50.0	117
Female	50.0	117
RACE		
Black	7.6	18
Am. Indian	2.4	6
Asian	2.9	7
Hispanic	6.5	15
White	79.4	186
Other	1.2	3
AGE		
18 or less	2.9	7
19	3.5	8
20	17.9	42
21	16.8	39
22	11.6	27
23	12.7	30
24	10.4	24
25	4.6	11
26-35	19.1	45
36 and older	0.6	1
FAMILY STATUS		
Unmarried, no deps	66.9	157
Unmarried, w/deps	5.2	12
Married, no deps	16.3	38
Married, w/deps	11.6	27

	%	num
YEAR IN SCHOOL		
Undergrad	86.1	202
Grad/Prof	13.9	33

INSTITUTIONAL TYPE	%	num
Proprietary	2.9	7
Public voc/tech	4.1	10
Public two year	8.7	20
Public four year	9.9	23
Public four year +	47.7	112
Private voc/tech	0.6	1
Private two year	0.0	0
Private four year	5.8	14
Private four year +	9.3	22
Graduate/prof only	8.1	19
Other	2.9	7

PARENTS' TOTAL INCOME, 1983		
less than $5,000	8.2	19
$5,000 to 9,999	8.2	19
$10,000 to 14,999	9.5	22
$15,000 to 19,999	11.4	27
$20,000 to 24,999	12.7	30
$25,000 to 29,999	15.2	36
$30,000 to 34,999	8.9	21
$35,000 to 39,999	5.7	13
$40,000 to 44,999	5.1	12
$45,000 to 49,999	6.9	16
$50,000 or more	8.2	19

FINANCIAL RESOURCES RECEIVED
($ in millions)

	%	$
Pell Grant	13.3	200
SEOG	1.9	29
Other Grant/Schol	7.5	113
CWSP	5.7	86
Other Employment	26.6	401
GSL	19.4	292
NDSL	5.6	84
Other Loans	4.0	60
Other Aid	2.3	34
Parents	1.9	29
Spouse	9.1	137
Other	2.9	43
Total Resources	100.2	1508
Federal Aid Total	45.8	691

Table A5.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: tri-part criteria applied to current year and three previous years

(numbers in thousands)

Percentage of current independent applicants affected: 30.3% (347,031)

	%	num
SEX		
Male	48.8	169
Female	51.2	178
RACE		
Black	8.7	30
Am. Indian	2.8	10
Asian	2.4	8
Hispanic	5.9	21
White	77.9	270
Other	2.4	8
AGE		
18 or less	2.3	8
19	2.3	8
20	12.9	45
21	18.8	65
22	14.5	50
23	12.9	45
24	9.4	33
25	5.9	21
26-35	20.7	72
36 and older	0.4	1
FAMILY STATUS		
Unmarried, no deps	65.9	229
Unmarried, w/deps	7.8	27
Married, no deps	16.1	56
Married, w/deps	10.2	35

	%	num
YEAR IN SCHOOL		
Undergrad	84.4	293
Grad/Prof	15.6	54
INSTITUTIONAL TYPE		
Proprietary	3.5	12
Public voc/tech	3.5	12
Public two year	9.4	33
Public four year	10.9	38
Public four year +	46.7	162
Private voc/tech	0.8	3
Private two year	0.0	0
Private four year	5.5	19
Private four year +	8.6	30
Graduate/prof only	8.2	28
Other	2.8	10
PARENTS' TOTAL INCOME, 1983		
less than $5,000	9.1	32
$5,000 to 9,999	7.8	27
$10,000 to 14,999	8.7	30
$15,000 to 19,999	9.9	34
$20,000 to 24,999	14.3	50
$25,000 to 29,999	14.7	51
$30,000 to 34,999	9.1	32
$35,000 to 39,999	6.5	23
$40,000 to 44,999	5.6	19
$45,000 to 49,999	5.6	19
$50,000 or more	8.7	30

FINANCIAL RESOURCES RECEIVED
($ in millions)

	%	$
Pell Grant	12.5	291
SEOG	1.7	40
Other Grant/Schol	7.0	163
CWSP	5.0	116
Other Employment	24.4	567
GSL	19.7	457
NDSL	4.7	110
Other Loans	3.5	82
Other Aid	2.5	58
Parents	2.4	55
Spouse	13.5	313
Other	3.1	71
Total Resources	100.0	2323
Federal Aid Total	43.6	1014

Table A6.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: age 23 and older and not claimed on parents' tax returns; under 23 and married or graduate student or has dependent children (House Proposal)

(numbers in thousands)

Percentage of current independent applicants affected: 13.9%
(159,543)

	%	num
SEX		
Male	47.9	76
Female	52.1	83
RACE		
Black	13.0	21
Am. Indian	2.6	4
Asian	2.6	4
Hispanic	11.3	18
White	67.8	108
Other	2.6	4
AGE		
18 or less	5.9	9
19	7.6	12
20	24.6	39
21	27.1	43
22	32.2	51
23	0.8	1
24	0.8	1
25	0.0	0
26-35	0.8	1
36 and older	0.0	0
FAMILY STATUS		
Unmarried, no deps	99.2	158
Unmarried, w/deps	0.0	0
Married, no deps	0.8	1
Married, w/deps	0.0	0

	%	num
YEAR IN SCHOOL		
Undergrad	100.0	160
Grad/Prof	0.0	0
INSTITUTIONAL TYPE		
Proprietary	2.6	4
Public voc/tech	4.3	7
Public two year	6.0	10
Public four year	15.4	25
Public four year +	55.3	88
Private voc/tech	0.9	1
Private two year	0.0	0
Private four year	8.5	14
Private four year +	4.3	7
Graduate/prof only	0.0	0
Other	2.6	4
PARENTS' TOTAL INCOME, 1983		
less than $5,000	13.7	22
$5,000 to 9,999	10.8	17
$10,000 to 14,999	13.7	22
$15,000 to 19,999	8.8	14
$20,000 to 24,999	9.8	16
$25,000 to 29,999	13.7	22
$30,000 to 34,999	5.9	9
$35,000 to 39,999	4.9	8
$40,000 to 44,999	4.9	8
$45,000 to 49,999	8.8	14
$50,000 or more	4.9	8

FINANCIAL RESOURCES RECEIVED
($ in millions)

	%	$
Pell Grant	20.7	175
SEOG	2.8	24
Other Grant/Schol	9.0	76
CWSP	8.2	69
Other Employment	26.8	226
GSL	19.2	162
NDSL	3.6	30
Other Loans	3.0	25
Other Aid	0.8	7
Parents	2.1	18
Spouse	0.8	7
Other	3.1	26
Total Resources	100.1	845
Federal Aid Total	54.4	460

Table A7.
Modeling alternative criteria for independence: Descriptors of the students no longer independent if criteria is: under age 23 and single- tri-part criteria applied to current and two prior years; 23 and older and single- tri-part criteria applied to current and prior year; married or single with dependent children- tri-part criteria applied to current year only (Senate Proposal)

(numbers in thousands)

Percentage of current independent applicants affected: 10.2% (116,822)

	%	num
SEX		
Male	55.3	65
Female	44.7	52
RACE		
Black	10.7	13
Am. Indian	3.6	4
Asian	2.4	3
Hispanic	9.5	11
White	72.6	85
Other	1.2	1
AGE		
18 or less	4.7	6
19	5.8	7
20	29.1	34
21	20.9	24
22	14.0	16
23	4.7	6
24	7.0	8
25	1.2	1
26-35	12.8	15
36 and older	0.0	0
FAMILY STATUS		
Unmarried, no deps	100.0	117
Unmarried, w/deps	0.0	0
Married, no deps	0.0	0
Married, w/deps	0.0	0

	%	num
YEAR IN SCHOOL		
Undergrad	100.0	117
Grad/Prof	0.0	0
INSTITUTIONAL TYPE		
Proprietary	2.4	3
Public voc/tech	4.7	6
Public two year	3.5	4
Public four year	12.9	15
Public four year +	58.8	69
Private voc/tech	0.0	0
Private two year	0.0	0
Private four year	7.1	8
Private four year +	7.1	8
Graduate/prof only	0.0	0
Other	3.5	4
PARENTS' TOTAL INCOME, 1983		
less than $5,000	11.8	14
$5,000 to 9,999	13.2	15
$10,000 to 14,999	9.2	11
$15,000 to 19,999	7.9	9
$20,000 to 24,999	11.8	14
$25,000 to 29,999	15.8	19
$30,000 to 34,999	5.3	6
$35,000 to 39,999	5.3	6
$40,000 to 44,999	6.6	8
$45,000 to 49,999	9.2	11
$50,000 or more	3.6	4

FINANCIAL RESOURCES RECEIVED
($ in millions)

	%	$
Pell Grant	18.0	112
SEOG	2.4	15
Other Grant/Schol	5.6	35
CWSP	6.3	39
Other Employment	34.0	211
GSL	16.1	100
NDSL	4.7	29
Other Loans	2.9	18
Other Aid	1.1	7
Parents	4.5	28
Spouse	0.0	0
Other	4.4	27
Total Resources	100.0	621
Federal Aid Total	47.5	295

APPENDIX II: METHODS AND PROCEDURES

Sample: 2,000 financial aid applicants, including 1,000 randomly selected from the national population of College Scholarship Service Financial Aid Form filers for 1984-85 who met the federal tri-part criteria for independent status, i.e., responded "no' to FAF items 12, 13, and 14, and 1,000 randomly selected from the national population of American College Testing Program Family Financial Statement filers for 1984-85 who met the federal tri-part criteria for independent status, i.e., responded "no" to FFS items 15, 16, and 17. Only those indicating U.S. citizenship were included. Analyses were based on 844 respondents.

Instrument: A questionnaire was developed by the SASFAA Plans and Research Committee. The questionnaire was field tested in the fall of 1983 using a purposive sample of 70 students in the southern U.S. The instrument solicits information concerning family backgrounds, relationships with parents, funding sources, views on criteria for funding as independents, and probable alternatives if funding were no longer based on independence from parents, as well as a variety of descriptive and demographic characteristics. All responses were anonymous. (See Appendix III).

Administration: Sampling, printing, and mailing were handled completely by both CSS and ACT, including the costs associated with these items. Questionnaires were mailed in February of 1985 to the sample. One followup mailing was conducted approximately 4 weeks after the initial mailing. April 30, 1985 was the cut-off date for receipt of questionnaires for inclusion in the study. Coding and Analysis: CSS provided a grant of $1000, used for coding the data and for analysis of the data. Coding was done by the SASFAA Plans and Research Committee, at Louisburg College and at the University of North Carolina at Chapel Hill. ACT coded the data to tape per Committee specifications and codebook, and provided certain analyses of the ACT sample, as well as some summary information from that sample. Full analyses were done by the SASFAA Committee at the University of North Carolina at Chapel Hill using the SAS software package.

Response Rate: Of the questionnaires mailed to the sample of 2,000 applicants, 101 were returned as undeliverable. There were 844 questionnaires returned in usable form, for a response rate of 42.2%. Response rates were 45% for the CSS sub-sample, and 39% for the ACT sub-sample.

Sample Generalizability: Analyses suggest that the results

presented are generalizable to the national population for the study. The questionnaire was administered completely anonymously; the CSS sub-sample received a numbered postcard to return separately from the completed questionnaire, and the ACT sub-sample received numbered questionnaires. These processes were necessary in order to conduct the followup mailing. The questionnaires were identical in all other respects. Although the numbering of the ACT questionnaires is likely to account for the slightly lower response rate for that sub-sample, it did allow ACT to make comparisons of FFS data for survey respondents and non-respondents. Comparisons of FFS reported data for survey respondents and non-respondents yielded the following results:

a. Average age as of January 1, 1985: respondents: 27.2
non-respondents: 26.9

b. Will student have first bachelor's degree by July 1, 1985? respondents: yes 8.7% non-respondents: yes 8.9%

c. Average educational level: respondents: 2.7
non-respondents: 2.7
1 = freshman; 2 = sophomore; 3 = junior;
4 = senior; 5 = fifth year undergraduate;
6 = first year graduate; 7 = continuing graduate

d. Marital status:

	respondents	non-respondents
blank	0.3%	0.0%
unmarried	68.5%	67.7%
married	28.7%	28.5%
separated	2.6%	3.8%

e. Average number of dependents: respondents: 0.7
non-respondents: 0.7

Average number of dependents (for those who reported dependents): respondents: 2.0
non-respondents: 1.8

f. Average expected student income: respondents: 2615
non-respondents: 2191

g. Average expected spouse income for married applicants:
respondents: 8805 non-respondents: 6952

These results show, for the ACT sub-sample, that respondents and non-respondents are very similar with respect to age, degrees, educational level, marital status, and number of dependents. The similarity of respondents' and non-respondents' expected student income and expected spouse

income is equivocal. However, it is expected that the small differences introduced little bias into the sample. It also seems reasonable to assume that the CSS sub-sample is not dissimilar to the ACT sub-sample with respect to respondent and non-respondent characteristics.

Hence, since the full sample was drawn from the national filing population using random sampling techniques, and since respondents appear to be very similar to non-respondents, there is considerable support for the assertion that the sample is representative of the national population of 1984-85 applicants for financial aid who used the CSS or ACT needs analysis forms and who met the federal tri-part criteria for independence for student financial aid purposes.

Procedures for Estimating Population Parameters: The presentation of results includes figures representing population parameters- estimates of dollars received and both proportions and numbers of applicants at the national level. These estimates are based on calculations from sample proportions and national numbers of filers for 1984-85 provided by CSS and ACT.

For the 1984-85 year, 1,145,320 person filed FAFs or FFSs and indicated that they met the criteria for independence. Estimations from sample data to the national level were calculated by multiplying the proportion the attribute constituted within the sample by the total in the national filing population. Missing values were taken into account by an exclusion process. For example, 497 survey respondents indicated their sex was female. This constitutes 59.7% of the 832 non-missing responses to this item. 59.7% of 1,145,320 is 683,765.04, the estimated number of females in the national population. Similar procedures were used in estimating population parameter from data obtained for sample subsets.

Very similar procedures were used for estimating dollars received. To check the reasonableness of this student self-reported data, average dollars received were first calculated for each fund source by dividing the total dollars received for the sample from that fund source by the number of non-zero responses listed for that fund source by respondents. This figure, the average amount received, was then extrapolated to the national population using the aforementioned procedure. For example, 134 enrolled respondents age 22 or less reported receiving Pell Grants totaling $176,849, an average of $1319.76. Those reporting Pell in this group constitute 15.8% of the sample (134/844). 15.8% of 1,145,320 = 180,960, the estimated number of Pell awards received by the national population of enrolled independent filers age 22 or less. 180,960 X 1319.76 = 238,824,508, the estimated total dollars in Pell Grant

received by this group nationally.

Unweighted Data: Analyses are done using unweighted sample data. Little national data concerning the population for the study or comparable populations was available at the time of this report. For example, the most recent published data currently available from the National Center for Education Statistics concerning higher education enrollments is for 1982. Also, data which is available, such as statistics on national filing populations for 1984-85 published by CSS and ACT, do not include all of the variables necessary to make full weighting procedures accurate. For example, we suspect that the proportions of males and females in our sample may not exactly reflect the proportions in the national population of independent applicants for 1984-85. This may be true since females tend to be more likely to complete survey questionnaires than males. Conversely, it may be that with societal changes reflected in the decline of the traditional family and greater numbers of women preparing to return to the workplace, females are indeed over represented among independent students, and to a greater extent than their well documented greater numbers in higher education generally. Yet no such data is available in the aggregated information provided by the agencies.

In the absence of current, appropriate data for weighting and in light of the evidence supporting sample generalizability, it was decided that unweighted sample data would be used for analyses.

APPENDIX III: SURVEY INSTRUMENT AND COVER LETTERS

DO NOT WRITE IN THIS SPACE

STUDENT SURVEY QUESTIONNAIRE

On the following pages are questions related to your finances, your parents' finances, and your relationship with your parents. Since there are no right or wrong answers, and since your responses are completely anonymous, please be frank and honest in your answers. When necessary, use your best estimate.

(1 - 4)

1. How many of your parents are living?_____ (5)

2. If none, who has been responsible for you?

   a) legal guardian_____
   b) other responsible persons_____
   specify:_____ (6 - 7)

3. If your parents are living, which of the following describes their marital status(es)? (Check all that apply, for both parents.)

   divorced and not remarried..... _____
   divorced and remarried..... _____
   separated..... _____
   married (to each other)..... _____
   widowed..... _____
   widowed and remarried..... _____ (8 - 9)

Consider both parents in answering the following questions (or your living parent and your parent's spouse, if remarried; or your guardian or similar person(s) most responsible for you). Consider the full time period, from January 1 to December 31, when questions relate to specific years.

4. What is the most recent year in which you lived with your parent(s) for a significant time (more than six weeks)?.....19__ __ (10-11)

5. What is the total time in weeks spent at home with your parent(s) each year? (12-13)

   1984:_____weeks 1982:_____weeks (14-15)

   1983:_____weeks 1981:_____weeks (16-17)

   (18-19)

6. What is the most recent year in which your parent(s) provided you with significant support (at least $750)? Consider all forms of support including cash, gifts, loans, free rent or food, payments on your behalf, etc.....
   19__ __ (20-21)

DO NOT WRITE IN THIS SPACE

7. What is the total dollar value of support your parent(s) provided you during each of these years?

(22 - 25)

1984: $_____ 1982: $_____ (26 - 29)

1983: $_____ 1981: $_____ (30 - 33)

(34 - 37)

8. What is the most recent year in which your parents claimed you as an exemption on their tax return?.....19__ __ (38-39)

Use categories A thru K from this table to answer questions 9, 10, 11, 12, and 13. Give your best estimates.

A. Less than $5,000	**G. $30,000-$34,999**
B. $5,000-$9,999	**H. $35,000-$39,999**
C. $10,000-$14,999	**I. $40,000-$44,999**
D. $15,000-$19,999	**J. $45,000-$49,999**
E. $20,000-$24,999	**K. $50,000-or more**
F. $25,000-$29,999	

9. What was your parents' total income for 1983? ..... _____ (40)

10. What are your parents' total net assets? ..... _____ (41)

11. What was your total income for 1983? ..... _____ (42)

12. What are your total net assets? ..... _____ (43)

13. What was your spouse's total income for 1983? ..... _____ (44)

14. What do you expect your income and your spouse's income for the summer of 1984 and the 1984-85 academic year (June 1984-May 1985) to be? (Do Not Include Financial Aid)

A. Your Income $_____ (45 - 49)

B. Your Spouse's Income $_____ (50 - 54)

DO NOT WRITE IN THIS SPACE

15. How many of your brothers and sisters are living with your parents or are being supported by your parents?....._____ (55)

16. Of your brothers and sisters counted in question 15, how many are in college?....._____ (56)

17. For each of the years listed, use categories A through H to indicate the single largest source of support that you received.....

A. parents
B. other relative or friend
C. employment
D. own savings or investments
E. spouse's earnings
F. student financial aid
G. assistantship or fellowship
H. other (please specify)

(57)

1984:_____ 1982:_____ (58)

1983:_____ 1981:_____ (59)

(60)

18. Please list all sources and amounts of your financial support for the current 1984-85 academic year. Include parents, employment, spouse, gifts, savings, assistantships, etc. Be sure to list all sources of support, including specific types and amounts of financial aid, e.g. Pell Grant, Scholarship, Guaranteed Student Loan, etc.

Source	Amount	
Pell Grant	$_____	(61 - 64)
Supplemental Educational Opportunity Grant	$_____	(65 - 68)
Other grants/scholarships	$_____	(69 - 72)
College Work Study Employment	$_____	(1 - 4)
Other employment	$_____	(5 - 8)
Guaranteed Student Loan	$_____	(9 - 12)
National Direct Student Loan	$_____	(13 - 16)
Other Loans	$_____	(17 - 21)

(18 Continued)

DO NOT WRITE IN THIS SPACE

Source	Amount	
Other Aid (fellowships, assistantships, etc.)	$_____	(22 - 26)
Parent	$_____	(27 - 31)
Spouse	$_____	(32 - 36)
Other (friends, relatives, etc.)	$_____	(37 - 41)

All of us try to plan for ways to meet our educational and living expenses. This often involves discussions with parents, spouses, and others, as well as applying for aid. For the following questions, please mark the category showing the extent to which each statement applies to you.

A - Applies To Me
S - Applies Somewhat To Me
D - Does Not Apply To Me
U - Undecided or Don't Know

		A	S	D	U	
19.	My parents are willing to assist me in meeting my college expenses.....	( )	( )	( )	( )	(42)
20.	I am willing to ask my parents for help in meeting my college expenses.....	( )	( )	( )	( )	(43)
21.	I have lived on my own for a year or more before continuing in school.....	( )	( )	( )	( )	(44)
22.	I lived on my own for a year or more before continuing in school in order to qualify for financial aid based on my finances rather than my parents'.....	( )	( )	( )	( )	(45)
23.	My parents and I decided I would not be claimed on their tax return so I could get financial aid based on my finances rather than my parents'....	( )	( )	( )	( )	(46)

DO NOT WRITE IN THIS SPACE

A - Applies To Me
S - Applies Somewhat To Me
D - Does Not Apply To Me
U - Undecided or Don't Know

	A	S	D	U	
24. To qualify for funds, I had to misreport information on my financial aid application about my relationship with my parents (e.g. support received, time lived with them, or claimed as tax exemption).....	( )	( )	( )	( )	(47)
25. Even though the financial aid office at one time considered me a "dependent" student (with aid awarded based on my parents' finances), the financial aid I received at that time was enough for me to meet my expenses and qualify for aid the next year as an "independent" student (with aid awarded without regard to my parents' finances).....	( )	( )	( )	( )	(48)

26. What is the most recent academic year in which you were awarded aid based on your parent's finances?

a. 1984-85 b. 1983-84 c. 1982-83 d. 1981-82
e. none of these

(49)

27. If I could not receive financial aid as an independent student (with aid awarded without regard to my parents' finances) I would probably.....

(Please rank in order from 1 = most likely to 6 = least likely)

(a) not continue in school ..... _____ (50)

(b) get funds from parents..... _____ (51)

(c) get funds from friends or relatives..... _____ (52)

(d) work to meet my education costs..... _____ (53)

(e) get by with less money..... _____ (54)

(f) other (specify_____) ..... _____ (55-56)

DO NOT WRITE IN THIS SPACE

28. Should a student be able to receive financial aid without regard to parent's finances if:.....

a. The parents supported the student during the current and previous year? _____yes _____no (57)

b. The parents claimed the student on their tax return for the current and previous year? _____yes _____no (58)

c. The student lived with parents for a significant period of time during the current and previous year _____yes _____no (59)

d. The student is married? _____yes _____no (60)

e. The student has dependent children? _____yes _____no (61)

f. The student is a veteran? _____yes _____no (62)

g. The parents are willing to provide support? _____yes _____no (63)

h. The student is at least a certain age? _____yes _____no (64)

i. State age you feel is reasonable _____ (65-66)

j. Other: Specify_____ (67 68)

_____

_____

29. Do you think items (a), (b), or (c) in question 28 above should be extended for longer than just the current and previous year?
Yes_____ No_____ (69)

30. If you answered yes to question 29, for how many years prior to the current year should each requirement be extended?.....

(Answer a, b, and c)

a. no significant support from parents_____years (70)

b. not claimed on parents' tax return_____years (71)

c. no significant time living with parents_____years (72)

DO NOT WRITE IN THIS SPACE

The following questions ask for descriptive information about you and your school (by school we mean the institute, college, or university you are now attending).

31. What is your enrollment status?.....
    (1) full-time
    (2) part-time
    (3) not now enrolled (1)

32. How is your school classified?.....
    (1) Public
    (2) Independent (Private)
    (3) Proprietary (Profit-making schools; usually secretarial, beauty, business, trade, etc. schools) (2)

33. What is the type of your school?.....
    (1) vocational/technical
    (2) 2 year (not vocational/technical)
    (3) 4 year
    (4) 4 year and beyond (3)
    (5) graduate/professional only
    (6) other (specify)_____

34. In which state is your school located? (Use capital letters and enter two letter postal service abbreviation for your state, e.g. Illinois should be IL) (__ __) (4-5)

35. What is the number of students who attend your school?.....
    (1) less than 500
    (2) 500-999
    (3) 1000-1999
    (4) 2000-4999
    (5) 5000-9999 (6)
    (6) 10,000-14,999
    (7) 15,000-19,999
    (8) 20,000 or more

36. What is your year in school?.....

    (1) first
    (2) second
    (3) third
    (4) fourth
    (5) fifth year or more-undergraduate
    (6) first year graduate or professional
    (7) second year or more graduate or professional (7)

37. What degree are you currently working toward?.....

    (1) Doctorate
    (2) Masters
    (3) Bachelors
    (4) Associate
    (5) Other (specify)_____ (8)

DO NOT WRITE IN THIS SPACE

38. What is your sex? M_____ F_____ (9)

39. What was your age on January 1, 1985 _____years (10-11)

40. What is your racial/ethnic background?.....

(1) Black
(2) American Indian
(3) Asian
(4) Hispanic
(5) Caucasian (White
(6) Other (12)

41. What is your marital status?.....

(1) Single
(2) Married
(3) Separated
(4) Divorced (13)

42. If you are married, is your spouse a student? Yes_____ No_____ (14)

43. How many dependent children do you have?_____ (15)

(16)

Thank you for completing this questionnaire!

Please do not sign the questionnaire.

Please mail the completed questionnaire in the stamped envelope provided.

Booklet _____ of 2000.

The College Board
888 Seventh Avenue New York, New York 10106
(212) 582-6210

College Scholarship Service

Dear Student:

We are requesting your participation in an important national research project to learn more about how self-supporting students finance their college expenses. This research is being conducted by the Southern Association of Student Financial Aid Administrators with the support of American College Testing and the College Scholarship Service.

Your name has been randomly selected from those who completed a 1984-85 Financial Aid Form. As an independent, self-supporting aid applicant, you represent a significant and growing segment of the U.S. postsecondary student population. Your reponses on the enclosed questionnaire will be critical in shaping policy concerning the financing of postsecondary education.

The policies which direct student assistance programs are made on a national level resulting from intense discussion and debate among the United States Congress, federal agencies, the higher education community, and student associations. For these policies to be developed in a sound and reasonable way, more information is needed from the students the policies are most likely to affect. This project is among the first of national efforts to obtain such research data directly from students.

Your responses will be completely anonymous. They can not be linked to you or your financial aid in any way.

Please take a few minutes now to complete the questionnaire and return it in the enclosed, stamped envelope. Please also separately mail the enclosed numbered postcard. This card will let us know that you responded.

Your response can make a difference in the future of student financial assistance. Thank you for your time and attention to this important matter.

Sincerely yours,

Micheileen J. Doran
Director for State and
Institutional Services

Enclosures

The College Board
Suite 200, 17 Executive Park Drive N.E., Atlanta Georgia 30329
(404) 636-9465

Southern Regional Office

Dear Student:

Within the past few weeks, you received a survey which asked questions about how you paid your current postsecondary education expenses. We have yet to receive the completed questionnaire from you.

As a self-supporting, independent student, you are a member of an important, growing segment of the U.S. college-going population. As more is learned about how students like yourself pay for college, a better case can be made for improved financial aid programs to help students needing financial assistance at the federal, state and institutional levels.

Keeping in mind how important your contribution can be, would you please take a few minutes to complete the questionnaire. You'll find another copy enclosed along with a postage-paid return envelope. A postcard has also been enclosed which you should mail separately.

Since the questionnaire is anonymous, the postcard will let us know that you did put the questionnaire in the mail.

Please reply by April 5. Your response will be an important as well as timely contribution.

Sincerely yours,

Micheileen J. Doran

Micheileen J. Doran
Director for State and
Institutional Services

March 22, 1985
jh
Enclosures

A nonprofit educational association serving students, schools, and colleges through programs designed to expand educational opportunity

ACT

Dear Student:

We request your participation in an important national research project to identify how self-supporting students finance their postsecondary educations. The research is being conducted by the Southern Association of Student Financial Aid Administrators with support from The American College Testing Program and the College Scholarship Service.

The federal policies governing student assistance programs result from intense discussion and debate among many groups, including the United States Congress, federal agencies, and higher education and student associations. For policies to be developed in a sound and reasonable manner, information is required from those students the policies are most likely to affect. This self-supporting student research project represents an effort to obtain critical research data directly from students.

Your name was randomly selected from a group of self-supporting students who completed the ACT Family Financial Statement in order to apply for financial aid for the 1984-85 school year. As a self-supporting student, you represent a significant and growing segment of the national postsecondary student population. Therefore, your responses to the questions in the enclosed survey will provide important information to support development of national educational financing policy, particularly as it relates to self-supporting students.

Please take a few minutes to complete the attached survey. YOUR RESPONSES WILL BE COMPLETELY ANONYMOUS. THEY CANNOT BE LINKED TO YOU OR YOUR FINANCIAL AID IN ANY WAY! We would appreciate your completing and returning the survey promptly. A self-addressed stamped envelope is enclosed for your convenience.

Your response will assist policy makers to better understand the needs of self-supporting students. Thank you for your assistance.

Sincerely,

Margaret Dean-Coleman

Margaret Dean-Coleman
Director, Student Assistance Services

ACT

Dear Student:

We recently requested your participation in an important national research project to identify how self-supporting students finance thier postsecondary educations. The research is being conducted by the Southern Association of Student Financial Aid Administrators with support from The American College Testing Program and the College Scholarship Service.

The federal policies governing student assistance programs result from intense discussion and debate among many groups, including the United States Congress, federal agencies, and higher education and student associations. For policies to be developed in a sound and reasonable manner, information is required from those students the policies are most likely to affect. This self-supporting student research project represents an effort to obtain critical research data directly from students.

Your name was randomly selected from a group of self-supporting students who completed the ACT Family Financial Statement in order to apply for financial aid for the 1984-85 school year. As a self-supporting student, you represent a significant and growing segment of the national postsecondary student population. Therefore, your responses to the questions in the enclosed survey will provide important information to support development of national educational financing policy, particularly as it relates to self-supporting students.

Please take a few minutes to complete the attached survey. YOUR RESPONSES WILL BE COMPLETELY ANONYMOUS. THEY CANNOT BE LINKED TO YOU OR YOUR FINANCIAL AID IN ANY WAY! Because your response will enable us to compile data that truly represents the opinions and circumstances of self-supporting students, I urge you to complete and return the survey promptly. A self-addressed stamped envelope is enclosed for your convenience.

Thank you for your assistance and cooperation.

Sincerely,

Margaret Dean-Coleman

Margaret Dean-Coleman
Director, Student Assistance Services